

CLAIMS

What is claimed is:

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1. A method comprising:  
initiating a transaction between an access device and a primary merchant;  
creating a secure link between the primary merchant and at least one  
ancillary merchant;  
exchanging consumer information automatically between the primary  
and ancillary merchant; and  
completing the transaction by the ancillary merchant.
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2. The method of claim 1, further comprising:  
referring the transaction to the ancillary merchant and enabling the  
ancillary merchant to complete the transaction.
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3. The method of claim 1, further comprising:  
delivering an electronic receipt communicating purchase activity to the  
consumer.
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4. The method of claim 1, further comprising:  
arranging for delivery of the purchased item directly from the ancillary  
merchant to the consumer.
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5. The method of claim 1, wherein said method gathers all necessary  
information from the access device to complete the transaction, so that the  
consumer is not required to provide any additional information.
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6. The method of claim 1, further comprising:  
collecting a referral fee from the ancillary merchant that completes said  
transaction with the access device.



1            12.     The medium of claim 9, further comprising:  
2            arranging for delivery of the purchased item directly from the ancillary  
3            merchant to the consumer.

1           13.     The medium of claim 9, wherein the executed instructions cause  
2     the system to gather all necessary information from the access device to  
3     complete the transaction, thereby not requiring the consumer to provide any  
4     additional information.

1           14.     The medium of claim 9, wherein the executed instructions cause  
2     the system to collect a referral fee from the ancillary merchant that completes  
3     said transaction with the access device.

1           15.    An apparatus comprising:  
2           an initiator to initiate a transaction between an access device and a  
3   primary merchant;  
4           a creator to create a secure link between the primary merchant and at  
5   least one ancillary merchant;  
6           an exchanger to exchange consumer information automatically between  
7   the primary and ancillary merchant; and  
8           a completer to complete the transaction by the ancillary merchant.

1            16.    The apparatus of claim 15, further comprising:  
2            a referrer to refer the transaction to the ancillary merchant and enabling  
3            the ancillary merchant to complete the transaction.

1            17.    The apparatus of claim 15, further comprising:  
2            a deliverer to deliver an electronic receipt communicating purchase  
3            activity to the consumer.

